

REMARKS:

Examiner Pond is thanked for the courtesy of a telephone interview on October 17, 2007, and for the indication that claim 15 would be allowable if rewritten in independent form. Applicant has amended claims 1, 8, 13 and 14. Claim 15 has been canceled. No new matter has been added.

Allowable claim 15 depends from claim 8. Applicant has amended claim 8 to include the allowable subject matter of claim 15. Accordingly, claim 15 has been canceled. Applicant has also amended claims 13 and 14 to include the allowable subject matter of claim 15, as discussed during the interview. Applicant submits that these claims are now in condition for allowance. It was agreed during the interview that such an amendment would overcome the art of record, subject to an updated search.

Claims 10-12 depend from amended claim 8. Accordingly, Applicant submits that these claims likewise distinguish over the art of record, and are also in condition for allowance.

With respect to claims 1-7, these claims were previously withdrawn from consideration following a restriction requirement. However, Applicant maintained these claims in the application. In light of the discussion during the telephone interview regarding withdrawn claims 1-7, Applicant requests that these claims be added back into the application, and that claim 1 be amended as set forth herein.

Applicant has amended claim 1 to define the step of calculating a value position as set forth in amended claim 8. Adding claim 1 back into the application and entering the amendments herein would not necessitate a further search given amended claim 1 includes the allowable subject matter of claim 8 (as amended to include the subject matter

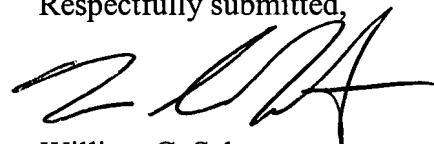
of claim 15). Thus, claim 1 defines over the art of record for the reasons set forth above, and as discussed during the interview. Claims 2-7 all depend from claim 1, and therefore would also be in condition for allowance and would not necessitate the need for a further search.

Accordingly, Applicant has identified claim 1 as "currently amended" and claims 2-7 as "previously presented".

While Applicant respectfully traverses all grounds of rejections, including the assertion of Official Notice, Applicant submits that all rejections have been rendered moot in light of the amendments herein. However, should any further clarification be required, a telephone call to the undersigned prior to issuance of another Office Action would be greatly appreciated.

Allowance of all pending claims is respectfully requested. It is believed that no fee is due with this submission. Should that determination be incorrect, then please debit Account No. 50-0548 and notify the undersigned.

Respectfully submitted,



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